

**Information to identify the case:**

Debtor 1	<b>Dawn P McCann</b>	Social Security number or ITIN	xxx-xx-6784
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>13-37643-CMG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn P McCann

11/9/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dawn P McCann  
 Debtor

Case No. 13-37643-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 28

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db  
 514435147 +Dawn P McCann, 30 Peachtree Lane, Jamesburg, NJ 08831-2533  
 514435148 +AES/PNC Bank, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183  
 516244133 +AES/PNC Bank, 1200 N 7th St, Harrisburg, PA 17102-1419  
 516244134 BCAT 2014-9TT c/o Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
 BCAT 2014-9TT c/o Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826,  
 BCAT 2014-9TT c/o Shellpoint Mortgage Se, PO BOX 10826, Greenville, SC 29603-0826  
 514435154 Garces & Grabler, 45 Watchung Ave, Plainfield, NJ 07060  
 514435158 +Mitchell V. Karl DDS, Williamsburg Commons, 4-C Auer Court, East Brunswick, NJ 08816-5826  
 514882361 +NJ CLASS, POB 548, Trenton, NJ 08625-0548  
 515243029 Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,  
 P.O. Box 52708, Irvine, CA 92619-2708  
 515243030 +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,  
 P.O. Box 52708, Irvine, CA 92619-2708, Wilmington Savings Fund Society, FSB, et,  
 c/o Rushmore Loan Management Services 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Nov 09 2018 23:54:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2018 23:54:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514435149 +EDI: BANKAMER.COM Nov 10 2018 04:28:00 Bank of America,  
 Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 514435150 +EDI: BANKAMER.COM Nov 10 2018 04:28:00 Bank of America, 450 American St,  
 Simi Valley, CA 93065-6285  
 514724537 +EDI: BANKAMER.COM Nov 10 2018 04:28:00 Bank of America, NA, Bank of America, NA,  
 7105 Corporate Drive,, Plano, TX 75024-4100  
 514435151 +EDI: RESURGENT.COM Nov 10 2018 04:28:00 Cach Llc/Square Two Financial,  
 Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 514435152 +EDI: RESURGENT.COM Nov 10 2018 04:28:00 Cach Llc/Square Two Financial, 4340 S Monaco,  
 Denver, CO 80237-3581  
 514446920 EDI: DISCOVER.COM Nov 10 2018 04:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514435153 +EDI: DISCOVER.COM Nov 10 2018 04:28:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 514435156 +EDI: RMSC.COM Nov 10 2018 04:28:00 Gecrb/Lowes, Po Box 956005, Orlando, FL 32896-0001  
 514435155 +EDI: RMSC.COM Nov 10 2018 04:28:00 Gecrb/Lowes, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 514435157 +EDI: RMSC.COM Nov 10 2018 04:28:00 Gecrb/QVC, PO Box 981439, El Paso, TX 79998-1439  
 514560088 EDI: JEFFERSONCAP.COM Nov 10 2018 04:28:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 514637658 EDI: PRA.COM Nov 10 2018 04:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 514637661 EDI: PRA.COM Nov 10 2018 04:28:00 Portfolio Recovery Associates, LLC, c/o Sams Club,  
 POB 41067, Norfolk VA 23541  
 514519444 EDI: Q3G.COM Nov 10 2018 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 514435159 +EDI: RMSC.COM Nov 10 2018 04:28:00 Sams Club / GEMB, Attention: Bankruptcy Department,  
 Po Box 103104, Roswell, GA 30076-9104  
 514435160 +EDI: RMSC.COM Nov 10 2018 04:28:00 Sams Club / GEMB, Po Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514435161 Son for Student Loans  
 514509777 ##+Boston Porfolio Advisors as, Authorized agent for PNC Bank, 800 Corporate Dr. Suite 408,  
 Fort Lauderdale, FL 33334-3621

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 28

Date Rcvd: Nov 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business  
as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com  
Kirsten B. Ennis on behalf of Debtor Dawn P McCann pacerecf@ennislegal.com,  
r53278@notify.bestcase.com

TOTAL: 7